Expert on the Business Situation Declares They Do Not Mean Hard Times.

Country's Sound Financial Condition Demonstrated by Success of the Bond Issue.

Though the Number of Failures Last Month Were Larger, They Were for Greater Amounts Than Those of a Year Ago.

The record of business failures for the past week, as reported by R. G. Dun & Co., contains this somewhat surprising statement: There were 323 business failures in the United States, as against 281 for the corresponding week of 1895, and 63 in Canada, as against 58 last year.

These figures have caused not a little uneasiness to business men who have not lion and business to business men who have not which would in the State many have asked the not unnatural question, "Is it possible that we are in the midst of hard times, without knowing it?" is reassuring, and the explanation simple and satisfactory. There are no hard times the success of the bond issue proves that

and while it is true that the liabilities of fallures in January, 1896, greatly exceed those of January, 1895, there is no reason any for the slightest alarm. Thomas W. Conffe, of Dun & Co., explained it thus: CAUSE OF FAILURES. 'One can trace the increase in fallures

frectly to the unnatural and largely specy to the unuatural and is purchase expansion of prices and purchase ew important branches last Summe sall. Failures in January, scarcel numerous than last year, were nearly cent larger in amount of liabilitie

of great importance to the business continued Mr. Conline, 'to know departments of manufacture and crease of fallures occur. We have to our surprise, that it has been reely in liquous and tobacco and in

This is the table which Mr. Conliffe pro-

Total commercial\$21,725,743 \$16,586,604

Total commercial\$21,725,743 \$16,586,604

CLASSES SUDIVIDED.

"In the classification above given," resumed Mr. Conilife, "I should say that the sume of the control of

"In the classification above given," resumed Mr. Conlife, "I should say that under tron is included furnaces, foundries, rolling mill and nall works under methery, the manufactures with methers the mether of the methers of the mentioned of the met

RYER SCALED THE TOWER. The Brave Fireman Beat Out a Blaze and

Was Cheered by the Crowd.

Cotton waste in the engine room of the lift bridge of the New York Central Road, at One Hundred and Thirty-fifth street and the Harlem River, caught the last violation. the Harlem River, caught fire last night. William Bushell, the bridge tender, discovered that the Reform Administration neglected to appropriate money for street cleaning purposes. The contract will expire April 1, and Mr. Willis requested Mayor Warstery feet up the tower an amass of flames. The fire was extinguished after a hard fight, and the firemen were about to leave when it was found that a board walk nearly sixty feet up the tower was ablaze.

Daniel Ryer, of Engine Company No. 36, who has distinguished himself several times recently by his bravery, scaled the tower and beat out the flames with his hat. He was cheered to the echo by at least a thousand persons, who were gathered below. The fire caused a delay on the New York Central Road which lasted almost forty minutes. The damage will not exceed \$1.000.

NOT SCARED BY FAILURES, NEW ANTI-UNION CABAL. Brooklyn Republican Politicians May

Threaten to Oppose Morton for the Presidency.

The Republican politicians of Brooklyn have decided to make a fight against usolidation. Some of them met in Mayor Wurster's office yesterday to outline a plan A. Wagner, M. J. Dady, Jacob Brenner, George, H. Roberts, Joseph B. Clark, M. B. Campbell, William Kramer, Mayor

Wurster and Sheriff Buttling. They appointed Mayor Wurster, George H. Roberts and Jacob Brenner to represent A REW INTERESTING STATISTICS, the Republican County Committee. were delegated to walt on Governor Moron and protest against a union of New ton and protest against a union of New York and Brooklyn. The conferrees adopted the following as an expression of opinion:

"There seems to be a strong political movement on foot, urged on by party leaders in the State, the purpose of which is the consolidation of the City of Brooklyn with the City of New York, into what is commonly called the Greater New York, without referendum or resubmission. We believe that such consolidation would have a detrimental effect upon the entire party in the State, and would greatly enanger its strength and efficiency; and

for the eighteen-story bank and office building, coating \$850,000, which the National Bank of Commerce will erect at the northwest corner of Nassau and Cedar gray granite and the upper stories of light brick and terra cotta, with terra cotta

trance to the business. Couling, "to know of manufacture and other of the country and area occur. We have see, that it has been and to boacco and in any other ture. There can be ever, in learning that among traders was in clothing and furnishers. Well & Mayer are to erect a twelve-story business building, costing true. There can be ever, in learning that among traders was in clothing and furnishers. Well & Mayer are to erect a twelve-story business building, costing true. There can be ever, in learning that among traders was in clothing and furnishers. Well & Mayer are to erect a twelve-story business building, costing \$200,000, at Nos. 585 and 587 Broadway, from plans by Architects Cleverdon & Pather Yodyszus' Mastiff Got Drunk on Beer and Attacked a Boon Companion.

Stephen Egan is to building and furnished in marble, and decorated. The first floor will be occupied by the bank.

Wessex, Well & Mayer are to erect a twelve-story business building, costing from plans by Architects Cleverdon & Putzel. The front will be of polished to the property of the beauty from plans by Architects Cleverdon & Beer and Attacked a Boon Companion.

Stephen Egan is to building and terra cotta, with t

REAL ESTATE FOR SALE.

Coupon Entitling Our Readers to a Building Lot, 25x d campaign. The conferences were Herman 100 Feet, Absolutely FREE of Charge.

(Incorporated under the laws of New York State), OFFICE, 413 GRAND ST., N. Y.,

J. B. OLIDORT, General Manager.

FREE BUILDING LOT COUPON

GREAT SUBURBAN IMPROVEMENT CO. OF N. Y., 413 Grand St., N. Y. (Incorporated)

Street and No.....

City and County.....

Office Open from 10 A. M. to 8 P. M.

J. MacAllister will put up eleven five-story Roman and standard brick and stone double flats, on the south side of One Hun-dred and Twenty-second street, 325 feet east of Elighth avenue.

Wiston, a mason and builder of No. 649

Third avenue, this city, the eccentric pas-lem tor of St. George's Lithuanian Catholic Church, in North Tenth street, Williams-Wiston, a mason and bullder of No. 640 will bulld three five-story light burg, was compelled to appear in the Lee flats and stores, costing Avenue Police Court yesterday. He was northwest corner of Amand Eighty-fifth street.

rect a seven-story g \$150,000, at the dison avenue and day last on the complaint, and the case

GOTHAM HAS 25,000 "CROOKS."

Charles Audley Warner Says That Number

of Men Live Only for Crime.

Charles Dudley Warner, of the Prison Association of New York, spoke to the League or Political Education on the subject, "Reation of Citizen to Continuous Continuous

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MACHINERY. WANTED-Any one in want of the best ro-tary carpet-cleaning machine made, to send for circular to W. S. Porter, Paterson, N. J.

LAWYERS.

PUBLIC NOTICES. DEPARTMENT OF STREET CLEANING.
Attention is called to the advertisement in the City Record, for the receiving of scaled process at the office of the Department of Street Cleaning. No. 32 Chambers at., for teceiving find finally disposing of garbage. The proposavill be received until 12 o'clock m. of Monday February 17, 1896. Forms of proposals, specifications and contract may be had at the office the department, GEORGE E. WARING, JR.,

Commissioner of Street Cleaning

CALLAN American District Telegraph Messenger and he will take your

"WANT" AD.

to THE JOURNAL without any extra charge, or leave it at any American District Telegraph Office.

REAL ESTATE FOR SALE.

This Couren Good for 36 Days Only

ETNA HEIGHTS,

BUSINESS OPPORTUNITIES.

Berkeley Hall, at No. 23 West Forty-second street, yesterday afternoon. In part he said:

"We find most of the men of the country that the country of the first said that the country of the men of the

Loans Wanted. LADY wishes a small loun. S. B., 106 Vest 42d st.

RELIABLE LAWYER-Persons not paid for helf labor or goods call; advice free. 4 New TO LET FOR BUSINESS PURPOSES. TO LET .-- 218 SIXTH AVE. Four Doors North 14th St. ENTIRE NEW FRONT, PERFECT ORDER.

Ready for Occupancy.
INQUIRE ON PREMISES 11 TO 3. A STORE on Lexington ave., near 27th st. Cardwell & Reynolds, 532 3d ave. LOFTS to let, 75x60, with elevator and ster power; all light, 637 to 641 East 17th st.

ENTIRE HOUSE with fine stors; only \$20; scellent business location; great chance for live am. 267 Bergen st., near Nevins st., Brook yn.

FINE STORE, suiting live grocer, shoes, bakery, druggist, furniture; has living rooms;
bargala; \$25. IOS Hamilton ave., near Columela st.

PATENTS. BARRELS OF MONEY IN PATENTS pro-gured through Clark Deemer Company, 189 of Broadway, "Inventors' Hiots' mailed free. GET RICH QUICKLY. Send for "100 Inventions Wanted." Edgar Tate & Co., 245 of Broadway, New York. OSCAR A. MICHEL & CO.—PATENTS or ompily procured at lowest rates. PATENTS obtained through us advantageously sold. Pamphlet free. No. 33H World Building, New York.

DOGS, BIRDS, ETC. BLACK and tan, 3 pound beauty; will bank him against the field. Address "Finest," 229 3d ave. GREAT DANES, puga, Japanese spanicis.

CIRCULARS, samples, etc., to distribute in black and tans, at stud; also pupples from regulatored stock, Harrison, S4 Cherry st., 1st floor.

Haven, Conn.

WANT ADVERTISEMENTS.

HELP WANTED-FEMALES.

APPLIQUE CUTTERS wanted on capes. Trueb Isancs, 97 Grouby at.

EXPERIENCED OPERATORS.-We will instruct how to make silk waists;

hands are making \$10 per week. B. ANDREWS & CO., 125 Bleecker st.

OPERATORS WANTED ON SILK WAISTS; STEAM POWER. J. & M. COHN, 189 GREENE ST., NEAR BLEECKER ST.

50 EXPERIENCED FOLDERS & pressers on ladies' shirt walsts; good wages & stendy work
to competent help. 1404 Willow ave...
corner 14th st., Hoboken, N. J.,
take 14th st. ferry; factory 4 blocks from landing.

Brooklyn. OPERATORS WANTED. Apply 25 Lewis ave., OPERATORS, inside and out, on knee-pants. 76 Stanhope st., rear.

HELP WANTED-MALES.

AGENTS wanted to sell gold-plated warranted 2.25 watches. Eagle Watch Co., 253 Broadway. \$2.25 watches. Eagle Watch Co., 253 Broadway, room 205.

AGENTS—Men and ladies in small towns wishing to earn \$25 a week easily, write us; we will explain. Mattoon & Co., Oswego, N. Y.

FURNITURE SALESMAN—Bloomingdale Bros. require an experienced furist for their cut flower dep't. Apply 0-11 a. m., 153 East 50th st.

FLORIST—Bloomingdale Bros. require an experienced furist for their cut flower dep't. Apply 9-11 a. m., 153 East 50th st.

ELOGRWALKER—Bloomingdale Bros. require an Al floorwalker; only experienced men need apply. 9-11 a. m., 153 East 50th st.

OPERATOR, first class, on genis' coats; in or ontdoors. Pavis, 433 Fgst Sist at,

PORTERS—Bloomingdale Bros. require several porters for their furniture dep't. Apply 9-11 a. m., 155 East 50th st.

SALESMAN—Bloomingdale Bros. require several porters for their furniture dep't. Apply 9-11 a. m., 155 East 50th st.

SPORTERS—Bloomingdale Bros. require several porters for their furniture dep't. Apply 9-11 a. m., 155 East 50th st.

BANJO, MANDOLIN, VIOLIN, GUITAR, sing-timents for their furniture dep't. Apply 9-11 a. m., 155 East 50th st.

BANJO, MANDOLIN, VIOLIN, GUITAR, sing-timents for their furniture dep't. Apply 9-11 a. m., 155 East 50th st.

BANJO, MANDOLIN, VIOLIN, GUITAR, sing-timents for their furniture dep't. Apply 9-11 a. m., 155 East 50th st.

BANJO taught at pupils' residence, 55 for 10 easons; satisfaction, Address H. N. Stillman, 552 dith ave.

BANJO mandolin, guitar, song and dance, 1ig watched, Wis.

a. m., 153 East 50th st.

SALESMEN WANTED—To sell our goods to the wholesale and retail trade. Our goods bell on sight. Liberal salary or commission paid. Position permanent. For particulars address Centennial Mig. Co., Atlauta, Ga. Factory, Mil. Wanted—Men and women to work at home; to pay 88 to \$16 per week for making crayon portraits; new patented method; any one who can read or write can do the work at home in spartime, day or evening; send for particulars and begin work at once. Address H. A. Gripp, German Artise, Tyrone, Pa.

WANTED—General agent for our "Superior Vite Mat." good income for a hustler; rapid celler. Taylor & Richardson Co., Beaver alls, Pa.

WANTED—Man to strugg at acceptance.

WANTED—Man to strugg at acceptance.

WANTED—Man to strugg at acceptance.

MANDOLEN. VIOLIN. GUITAR, sing. BanJO, ManDOLEN, VIOLIN, GUITAR, sing. Circumstance in private course, \$5; success guaranteed: instruments furnished. Horton, 157 West 23d st.

BANJO taught at pupils residence, \$5 for 10 all lessons; satisfaction. Address H. N. Stilman, 362 6th ave.

CARLTON COLLEGE, 401 6th ave.—Violin, plano, mandolin, banJo, guitar, singing; private function; 50c.; instruments loaned.

FREE SCHOLARSHIPS in VOCAL, Plano and Violin departments.

Maybout Man to strugg at acceptance.

MANDOLEN STILLING ST

SITUATIONS WANTED-FEMALES

SITUATIONS WANTED-MALES.

YOUNG MAN, 23, handy with all tools, woulke job in boller or steam-fitting shop. Louis J. dling, 7 McDongal st., Brooklyn.

BOARDERS WANTED. ROOMS, on suite or singly, beautifully fur mished, with or without board; private family ring twice. Z16 East 85th st. 113TH ST., 218 EAST-Nicely furnished room il accommodations; board optional; privat

FURNISHED ROOMS.

2D AVE., 427.—Large furnished room for two 22D ST., 449 WEST Doctors, Aftention! news furnished front and back purior; best neighborhood; cheap; also fine furnished rooms for geniemen, near all railroads.

HERKIMER ST., 430 (Albany ave. station lings County L), Brooklyn-Three furnished soms, cook stoves, \$2.50; others chapper. MIDDAGH ST., 62, near Bridge, Brook-rn—Large front rooms, well furnished, for light onsekeeping; also single rooms, Call.

HOUSES, FLATS AND ROOMS.

Unfurnished.

CORNER PLEASANT AVE. AND 115TH ST.—4 rooms, buth, range, etc., \$11.50 to \$12.50; 0 rooms and bath, \$12.50 to \$16.50; corner store, \$50; inside store, \$25.

\$50; Inside store, \$25.

SMAIL FAMILIES

can find refined and attractive apartments of 8 rooms and bath at 50 West 98th st.

-Four desirable front sunny rooms, one flight; rent \$15.

PIANOS AND ORGANS. EMERSON PIANOS

Unfurnished.

BEAUTIFUL PIANO, fine tone, \$50; big

KRAKAUER BROS., 115-117 East 14th st.

INSTRUCTION.

INSTACTOR AMELIE,

II West 14th and 200 6th ave. Dress cutting ad dress making taught by experienced and age established dressmakers. Cutting the same 8 Redfern, Worth and Ducet. Pupils can get ractical experience by seeing dresses cut and tred for some of the best families in the city, rirls just from school logn here. Large and ealthy class rooms Inspection invited. All hads of dressmaking theatrical and ball room

Brooklyn.

OPERATORS on knee-pants; hands taken to earn. Call next week, 426 Van Buren st., Brooklyn.

OPERATORS on knee-pants; hands taken to earn. Call next week, 426 Van Buren st., Brooklyn.

SCHOOLS AND COLLEGES,

DIAMONDS, WATCHES & JEWELRY

DANCING ACADEMIES. HOSEA HIGGINS

Brooklyn.

MME. MORROWS, card reader; 25c, to \$1, 302 Broome st., near Bowery, besement.

MEDICAL. DISEASES OF MEN.

Dr. H. Treskow, 141 West 34th st., near 6th ave., positively guarantees a quick and permanent cure by the improved French method to all sufferors from early errors, loss of vitality, weakness of body and mind, private diseases, varicocie, etc.

Personal consultation, also book and testimonials free. Office hours, 9 to 10, 2 to 3, 5 to 6; evenings 5 to 9. Sunday, 10 to 12, 3 to 4.

Doth at.

IADH081-Chichester's English Pennyroyal
Pills (Dinmond Brand), are the Best. Safe.
Rellable. Take no other. Send sc., snungt, for
particulars. "Relict for Ladies," in letter by
Return Mail. At Druggists.
Chichester Chemical Co., Phila., Pa.

liable in female compilalitie, confidentments; institute adopted, 109 Sast Sist st.

Z.-Z.-LADIES' PHYSICIAN, 216 West 484
st.-Best advice and safe, satisfactory treatment
assured; consultation free; bours 8 to 9.

PROFESSIONAL.

NATURAL LAW OF CURE-Chronic cases successfully treated; highest references; free consultation; hours il to 1 o'clock. Mme. De Burgh, 40 West 17th st., city.